

ਡਾਇਰੈਕਟੋਰੇਟ ਆਫ ਸਕੂਲ ਐਜੂਕੇਸ਼ਨ (ਸੈਕੰਡਰੀ), ਪੰਜਾਬ  
ਐਟ ਪੰ.ਸ.ਸਿੱ.ਬੋਰਡ ਕੰਪਲੈਕਸ, ਫੇਜ਼-VIII, ਐਸ.ਏ.ਐਸ. ਨਗਰ।  
(ਕੋਆਰਡੀਨੇਸ਼ਨ ਸ਼ਾਖਾ)

(email. [dgsecoordination@punjabeducation.gov.in](mailto:dgsecoordination@punjabeducation.gov.in))

ਸੇਵਾ ਵਿਖੇ

1. ਸਮੂਹ ਜਿਲ੍ਹਾ ਸਿੱਖਿਆ ਅਫਸਰ (ਸੈਸਿ/ਐਸਿ), ਪੰਜਾਬ।
2. ਸਮੂਹ ਸਕੂਲ ਮੁਖੀ, ਪੰਜਾਬ।

ਮੀਮੇ ਨੰ. 450836/DPISE-Cord/12/2025 (66431)-33

ਮਿਤੀ: 11-03-2025


ਵਿਸ਼ਾ:- Request for Publicizing Concessional Home Loan and Vehicle Loan Schemes of NDFDC among Divyang Government Employees in the State-Regarding.

ਹਵਾਲਾ:- ਪੰਜਾਬ ਸਰਕਾਰ, ਵਿੱਤ ਵਿਭਾਗ, ਡਾਇਰੈਕਟੋਰੇਟ ਆਫ ਇੰਸਟੀਚਿਊਸ਼ਨਲ ਵਿੱਤ ਅਤੇ ਬੈਂਕਿੰਗ ਦਾ ਪੱਤਰ ਨੰ. IFB-NEW/2/2020-DEPUTY DIRECTOR-Part (7)/1026111 ਮਿਤੀ 07.02.2025.

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਤੇ ਹਵਾਲਾ ਅਧੀਨ ਪੱਤਰ ਦੀ ਕਾਪੀ ਆਪ ਨੂੰ ਯੋਗ ਕਾਰਵਾਈ ਹਿੱਤ ਭੇਜੀ ਜਾਂਦੀ ਹੈ।


ਨੱਥੀ: ਉਕਤ ਅਨੁਸਾਰ

ਪਿੱ.ਅੰ. ਨੰ. ਉਕਤ/2025 66431-33

  
ਸਹਾਇਕ ਡਾਇਰੈਕਟਰ (ਕੋਆਰਡੀਨੇਸ਼ਨ)  
ਮਿਤੀ 11-03-2025

ਉਤਾਰਾ ਹੇਠ ਲਿਖਿਆ ਨੂੰ ਯੋਗ ਕਾਰਵਾਈ ਹਿੱਤ ਭੇਜਿਆ ਜਾਂਦਾ ਹੈ:-

1. ਸਮੂਹ ਅਧਿਕਾਰੀ/ਸ਼ਾਖਾ ਮੁਖੀ, ਡੀ.ਐਸ.ਈ. (ਸੈਕੰਡਰੀ/ਐਲੀਮੈਂਟਰੀ), ਪੰਜਾਬ।
2. ਸਮੂਹ ਅਧਿਕਾਰੀ/ਸ਼ਾਖਾ ਮੁਖੀ, ਡੀ.ਜੀ.ਐਸ.ਈ. ਪੰਜਾਬ।
3. ਸਮੂਹ ਅਧਿਕਾਰੀ/ਸ਼ਾਖਾ ਮੁਖੀ, ਦ. ਐਸ.ਸੀ.ਈ.ਆਰ.ਟੀ. ਪੰਜਾਬ।

  
ਸਹਾਇਕ ਡਾਇਰੈਕਟਰ (ਕੋਆਰਡੀਨੇਸ਼ਨ)

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1/1026111/2025

Government of Punjab  
Department of Finance  
Directorate of Institutional Finance & Banking  
Vit-te-Yojna Bhawan, Sec. 33A, Chandigarh  
Ph.0172-2660028, 2660034  
Email-dfinancebanking@gmail.com

PJA  
07/02/25

AD (4)

To

1. All the Financial Commissioners, Principal Secretaries and Administrative Secretaries to Government of Punjab.
2. All the Heads of Departments of the State of Punjab.
3. All the Managing Directors, Chief Executives of Corporations/ Boards/ Companies/ Autonomous Bodies in Punjab

Subject: Request for Publicizing Concessional Home Loan and Vehicle Loan Schemes of NDFDC among Divyang Government Employees in the State – Regarding

Please find attached copy of D.O. No. NHF/1/3/Gen/2023 addressed to W/Chief Secretary by Chairman-cum-Managing Director National Divyangjan Finance and Development Corporation (NDFDC), New Delhi, on the subject cited above for making PwD employees aware about the availability of concessional Home and Vehicle loans.

This is being issued with the approval of Secretary Finance-cum Director, Institutional Finance and Banking, Punjab, Chandigarh.

ਦਫਤਰ ਸਕੱਤਰ ਸਰਕਾਰ ਸਿੱਖਿਆ

ਡਾਇਰੀ ਨੰ. 47.540

ਮਿਤੀ.....07/02/25



DEPUTY DIRECTOR

04-02-2025

नेशनल दिव्यांगजन फाइनेंस एंड डेवेलपमेंट कॉर्पोरेशन  
(पूर्व नेशनल हैंडीकेप्ड फाइनेंस एंड डेवेलपमेंट कॉर्पोरेशन)  
(National Handicapped Finance and Development Corporation)



**National Divyangjan Finance and Development Corporation**  
(Formerly National Handicapped Finance and Development Corporation)  
(Dept. of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment, Govt. of India)  
CIN : U74140HR1997NPL033466

Naveen Shah, IFS  
Chairman-cum-Managing Director

D. O. No. NHF/1/3/Gen/2023  
Dated: 17.01.2025

**Subject:-Request for Publicizing Concessional Home Loan and Vehicle Loan Schemes of NDFDC among Divyang Government Employees in the State - Regarding**

Dear Sir,

National Divyangjan Finance and Development Corporation (NDFDC) is an apex organization under the Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice & Empowerment, Government of India. The corporation provides concessional financial assistance of up to ₹50 lakh to Persons with Disabilities (PwDs/Divyangjan) to support their economic rehabilitation. This financial assistance is channelized through various implementing agencies (State Channelizing agencies-SCAs, Partner Banks etc).

2. NDFDC extends loans for home and vehicle purchases (including modified scooters, bikes, cars, or other advanced assistive devices) to PwDs at nominal interest rates. These loans are available through a network of implementing agencies, including SCAs and partner banks such as Punjab National Bank, IDBI Bank, Union Bank of India, Bank of Baroda, J&K Bank Ltd., and 17 Regional Rural Banks (List of implementing agencies of NDFDC in your state is enclosed). Detailed information about the schemes can be accessed on the NDFDC website: [www.nhfdc.nic.in](http://www.nhfdc.nic.in) or via email at [nhfdcproj1@gmail.com](mailto:nhfdcproj1@gmail.com). The concessional interest rates for home and vehicle loans are as follows:

S. No.	Loan amount (Rs. in lakhs)	Rate of Interest to PwDs (%) for Vehicle Loan	Rate of Interest to PwDs (%) for Home Loan
i)	Upto 0.50	5	5
ii)	Above 0.50 - 5.0	6	6
iii)	Above 5.0 - 15.0	7	7
iv)	Above 15.0 - 30.0	8	
v)	Above 30.0- upto 50.0	9	

3. Additionally, the Government of India mandates a minimum reservation of 4% for PwDs in government jobs as per the Rights of Persons with Disabilities Act, 2016. However, many government employees with disabilities may not be aware of the concessional credit schemes offered by NDFDC and, as a result, miss out on the benefits.

4. I request you to issue necessary instructions to concerned officials in various state government offices to promote awareness of these schemes. Wider dissemination of information about NDFDC's concessional credit schemes for home and vehicle loans will greatly benefit government employees with disabilities and may be helpful in enhancing their productivity.

5. You may also consider including a link to the NDFDC website on your department's website, as well as the websites of other related departments and organizations. This will provide easy access to information for eligible Divyangjan employees who wish to avail benefit under these schemes.

Yours sincerely,

(Naveen Shah)

To,

The Chief Secretaries of States & Administrators of UT

कार्यालय : प्लॉट नं 11 एवं 12, ग्राउंड फ्लोर, डीएफएफ प्रथम टॉवर  
एफ-79 और 80, ओकिया फेज -1, नई दिल्ली-110020  
दूरभाष : 011-45803730, 45088638 टेलीफैक्स : 011-45088637  
पंजीकृत कार्यालय: टिकरीस भवन, सेक्टर -12, फरीदाबाद-121007  
दूरभाष : (0129)-2226910



IS/ISO 9001:2008 Certified

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Website : [www.nhfdc.nic.in](http://www.nhfdc.nic.in), E-mail : [nhfdc97@gmail.com](mailto:nhfdc97@gmail.com)  
Regd. Off. : Red Cross Bhawan, Sector-12, Faridabad-121007  
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